

Part of Paper No. 4

Sheet 1 of 2

| U.S. Department of Commerce, Patent and Trademark Office | | | | Atty Docket No. | Serial No. | | | |
|--|----|---|----------------|-------------------|------------|----------|----------------------------|----|
| | | | | M-9381 US | 09/785,783 | | | |
| INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary) | | | | Applicant | | | | |
| | | | | Robert A. Foster | | | | |
| | | | | Filing Date | Group 3627 | | | |
| | | | | February 16, 2001 | Unknown | | | |
| U.S. Patent Documents | | | | | | | | |
| *Examiner Initial | | Document Number | Date | Name | Class | Subclass | Filing Date If Appropriate | |
| <i>007</i> | AA | 5,852,812 | 12/22/98 | Reeder | 705 | 39 | | |
| | AB | 5,838,812 | 11/17/98 | Pare Jr. et al. | 382 | 115 | | |
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| | | Document | Date | Country | Class | Subclass | Yes | No |
| | AL | | | | | | | |
| | AM | | | | | | | |
| | AN | | | | | | | |
| | AO | | | | | | | |
| | AP | | | | | | | |
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| <i>007</i> | AQ | Howcroft, "Contemporary issues in UK bank delivery systems", Inter. Jour. Of Service Industry Management, Vol. 3, No. 1, pp. 39-56, ISBN 0956-4233, 1992. | | | | | | |
| <i>007</i> | AR | "Teller fees translate to torrid ATM activity", Debit Card News, Vol. 1, No. 4, pg. 1+, 6/3/95. | | | | | | |
| <i>007</i> | AS | "The Smart Card's Chief Advocate", Credit Card Management, Vol. 10, No. 1, pg. 26+, ISBN: 0896-9329, 1992. | | | | | | |
| Examiner <i>007 Fischer</i> | | Date Considered | <i>3/17/04</i> | | | | | |
| *EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with your communication to applicant. | | | | | | | | |

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| | | | | Robert A. Foster | | | | |
| | | | | Filing Date | Group <i>3627</i> | | | |
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| U.S. Patent Documents | | | | | | | | |
| *Examiner Initial | | Document Number | Date | Name | Class | Subclass | Filing Date If Appropriate | |
| <i>AGF</i> | AA | 5,617,567 | 4/01/97 | Doktor | 395 | 602 | | |
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| | AJ | | | | | | | |
| | AK | | | | | | | |
| Foreign Patent Documents | | | | | | | Translation | |
| | | Document | Date | Country | Class | Subclass | Yes | No |
| | AL | | | | | | | |
| | AM | | | | | | | |
| | AN | | | | | | | |
| | AO | | | | | | | |
| | AP | | | | | | | |
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| Examiner | | | Date Considered | | | | | |
| *EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with your communication to applicant. | | | | | | | | |